

FIG. 1A

Debtor submits Loan Application to post-dated check lender from remote location

1

Post-dated lender authorizes the loan

Post-dated check lender deposits loan proceeds into account of debtor

1

Debtor withdraws funds from account.

FIG 1B

Debtor submits Loan Application and copy of voided check to post-dated check lender from remote location via facsimile

1

Post-dated lender authorizes the loan

II.

Post-dated check lender deposits cash into the account of the debtor on the same business day as submission of the application

I

Debtor accesses funds from account.

 \parallel

Post-dated check lender deposits check of debtor for repayment

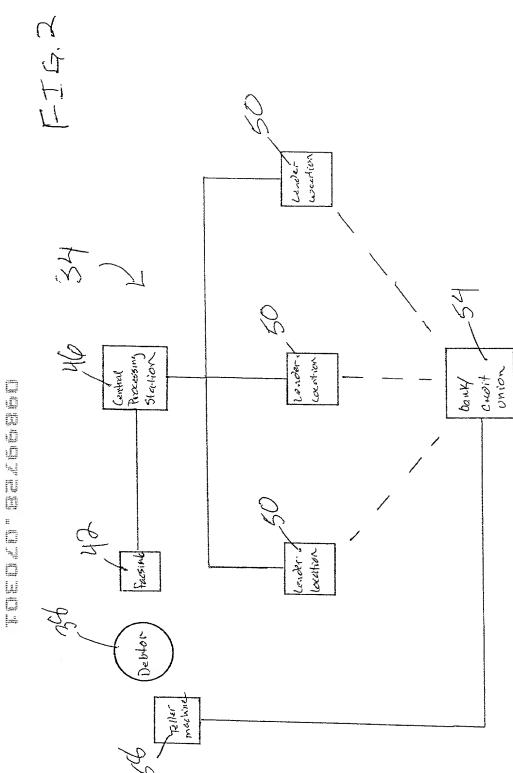


FIG. 2A

Debtor submits application to central processing station from a remote location

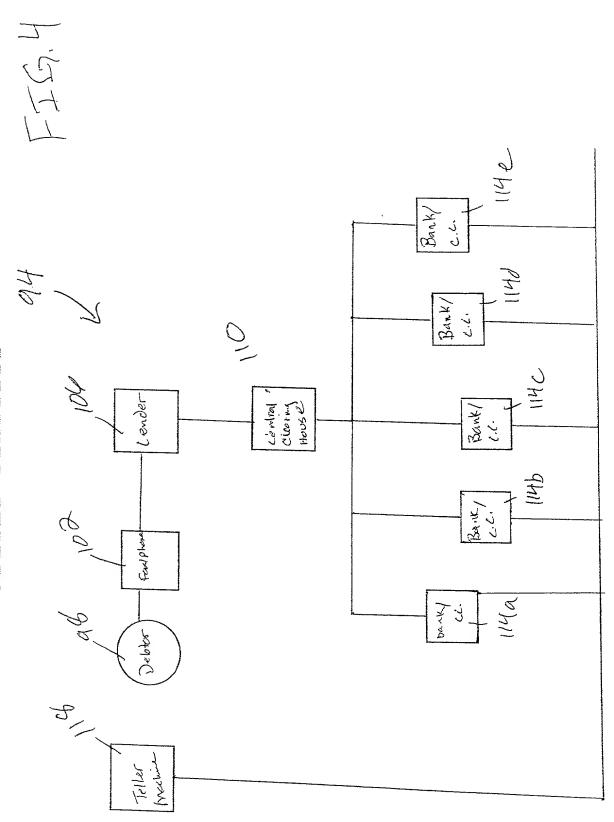
Central processing station processes loan and sends necessary information to lender location

U

Lender location deposits funds in the account of debtor

 $\|$

Debtor is able to access funds



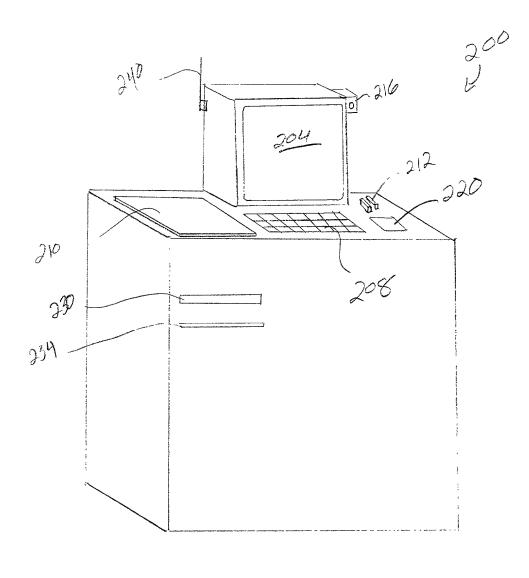


FIG. 7

Debtor submits Loan Application to post-dated check lender from payday loan machine

II.

Loan is authorized

or

Post-dated check lender deposits loan proceeds into account of debtor

Payday loan machine dispenses loan proceeds to debtor